

Certificate Number: 02114-PR-DE-013223733

Bankruptcy Case Number: 1009887



02114-PR-DE-013223733

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on 12/06/10, at 11:21 o'clock PM EST, Nelly Cruz Rodriguez completed a course on personal financial management given by Internet by CredAbility, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District Of Puerto Rico.

Title: Bankruptcy Program Manager

Date: 12.06.10

By: /s/Ben Linton

Certificate Number: 02114-PR-DE-013221663

Bankruptcy Case Number: 1009887



02114-PR-DE-013221663

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on 12/06/10, at 08:19 o'clock PM EST, Juan A Rodriguez completed a course on personal financial management given by Internet by CredAbility, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District Of Puerto Rico.

Title: Bankruptcy Program Manager

Date: 12.06.10

By: /s/Ben Linton